

L.B.F. 9019-3A

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:	:	
Nakkia S. Mitchell	:	Chapter 13
	:	Case No.: 22-10274
Debtor(s)	:	

**NOTICE OF DEBTOR'S ELECTION TO PARTICIPATE IN STUDENT LOAN
MANAGEMENT (SLM) PROGRAM**

The above-named Debtor elects to participate in the Eastern District of Pennsylvania Student Loan Management Program (the "SLM Program") and agrees to comply with the SLM Procedures, including proper service on all Required Parties.

The Debtor acknowledges the automatic stay established by 11 U.S.C. § 362(a) will be modified to the extent necessary to permit all parties to participate in and to facilitate the SLM program. NOTICE IS HEREBY GIVEN THAT:

IF YOU OPPOSE PARTICIPATION IN THE SLM PROGRAM, you must file a written response with the Clerk of the Court specifying your opposition on or before fourteen (14) days from the date of this Notice.

In the Philadelphia Division, the address of the Clerk is: United States Bankruptcy Court, Robert N.C. Nix, Sr. Federal Courthouse, 900 Market Street, Suite 400, Philadelphia, PA 19107.
In the Reading Division, the address of the Clerk is: United States Bankruptcy Court, The Gateway Building, 201 Penn Street, Suite 103, Reading, PA 19601

IF A RESPONSE IS TIMELY FILED, the Court will schedule a hearing at a date and time to be determined by the Court.

IF NO RESPONSE IS TIMELY FILED, the Court may deem the matter unopposed and enter an order commencing the SLM Program

DATED: 3/17/2022

BY: /s/ Brad J. Sadek
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L.B.F. 9019-3B

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:	:	
Nakkia S. Mitchell	:	Chapter 13
	:	
Debtor(s)	:	Case No.: 22-10274

ORDER

AND NOW, on this _____ day of _____ 2022, upon consideration of the Notice of Participation in the Student Loan Management (SLM) Program filed by the Debtor, and no opposition being filed,

It is hereby **ORDERED** that:

1. The Debtor and the following Creditor(s): *Navient* shall participate in good faith in the Student Loan Management Program of the United States Bankruptcy Court for the Eastern District of Pennsylvania ("the SLM Program").
2. Participating parties are required to comply with the SLM Procedures in L.B.R. 9013-3.
3. The automatic stay under 11 U.S.C. §362(a) is MODIFIED to facilitate the SLM Program as follows:
 - a. it shall not be a violation of the automatic stay or other State or Federal Laws for the Creditor or Servicer to send the Debtor normal monthly statements regarding payments due and any other communications, including, without limitation, notices of late payments or delinquency;
 - b. communications by this Order expressly include telephone calls and e-mails if the Debtor has agreed to electronic communications under normal processes established by the Creditor and/or Servicer;
 - c. any motions asserting that a creditor and/or servicer has violated the automatic stay while the SLM Period is effective shall be served in accordance with L.B.R. 9013-3(f)(1) and (2), in addition to any service requirements under Fed. R. Bankr. P. 7004;
FURTHER ORDERED:
 - d. If a motion asserting a violation of the automatic stay is filed, the creditor and/or servicer shall have 21 days from service of the motion to respond.

US BANKRUPTCY JUDGE